

From: Robert Dick

Sent: Thursday, April 06, 2006 7:58 PM

To: Public Hearing

Subject: Bank of Wal-Mart -- PLEASE NO

Greetings -

I am very concerned about a possible Wal-Mart Bank that would not be regulated by the same federal agencies as traditional banks.

Wal-Mart's retail tactics do not inspire faith that its bank will be a plus in our communities. Wal-Mart has a history of skirting, bending and even breaking the law for the sake of their bottom line. We should not trust them with an institution that is so important to the vitality and stability of our communities.

A Wal-Mart bank would pose a serious threat to drive community banks out of business, like they have done to local grocery stores, drug stores, hardware stores, etc.

Please do not authorize a Wal-Mart bank.

Respectfully,

Robert Dick